

In re:
Lemond C Adams
Susan R Lipson
Debtors

Case No. 18-13060-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 14, 2023

User: admin
Form ID: 3180W

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Lemond C Adams, Susan R Lipson, 4656 Plough Tavern Rd, Doylestown, PA 18902-9633
14103143	+ DOYLESTOWN TAXING AUTHORITY, P.O. BOX 2002, Doylestown, PA 18901-0609
14110789	RSLFC on behalf of ReliaMax, 5400 E 54th St North, Sioux Falls, SD 57104
14671775	+ Security Credit Services LLC: accounting, 306 Enterprise Drive, Oxford, MS 38655-2762
14222037	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 15 2023 00:46:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 15 2023 04:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 15 2023 00:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14104360	EDI: GMACFS.COM	Jul 15 2023 04:46:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14162091	+ EDI: BANKAMER2.COM	Jul 15 2023 04:46:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14215071	Email/Text: megan.harper@phila.gov	Jul 15 2023 00:46:00	CITY OF PHILADELPHIA, ATTENTION LAW DEPARTMENT, 1401 JFK BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102
14224250	+ Email/Text: megan.harper@phila.gov	Jul 15 2023 00:46:00	CITY OF PHILADELPHIA and/or Water Revenue Bureau, c/o Pamela Elchert Thurmond, Municipal Services Building, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1617
14676992	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 15 2023 00:45:00	Andrews Federal Credit Union, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
14162093	EDI: Q3G.COM	Jul 15 2023 04:47:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14109484	EDI: DISCOVER.COM	Jul 15 2023 04:46:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14163295	Email/PDF: resurgentbknofications@resurgent.com	Jul 15 2023 00:50:47	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14131018	Email/PDF: resurgentbknofications@resurgent.com	Jul 15 2023 00:50:38	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14131012	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 15 2023 00:45:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14164104	EDI: NAVIENTFKASMSERV.COM	Jul 15 2023 04:46:00	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14121200	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jul 15 2023 00:45:00	Navient Solutions, LLC on behalf of, Great Lakes Higher Education, Guaranty Corp. GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
14105534	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 15 2023 00:45:00	Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
14164413	+ EDI: JEFFERSONCAP.COM	Jul 15 2023 04:47:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14161062	EDI: PRA.COM	Jul 15 2023 04:46:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14126787	EDI: Q3G.COM	Jul 15 2023 04:47:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14111091	+ Email/Text: bankruptcy@bbandt.com	Jul 15 2023 00:45:00	SunTrust Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092
14753175	+ Email/Text: EBN@edfinancial.com	Jul 15 2023 00:45:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14165130	+ EDI: AIS.COM	Jul 15 2023 04:47:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14107215	EDI: WFFC2	Jul 15 2023 04:46:00	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14110536	+ EDI: WFFC2	Jul 15 2023 04:46:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
14122836	EDI: WFFC2	Jul 15 2023 04:46:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14123251	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2023 at the address(es) listed below:

Name	Email Address
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BRIAN CRAIG NICHOLAS	
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on behalf of Creditor Nissan Motor Acceptance Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

CHRISTOPHER A. DENARDO	
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on behalf of Creditor Andrews Federal Credit Union logsecf@logs.com

KENNETH E. WEST	
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ecfemails@ph13trustee.com philaecf@gmail.com
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KENNETH E. WEST	
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on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MITCHELL LEE CHAMBERS, JR.	
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on behalf of Joint Debtor Susan R Lipson ecfbcb@comcast.net paecfbcb@gmail.com
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MITCHELL LEE CHAMBERS, JR.	
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on behalf of Debtor Lemond C Adams ecfbcb@comcast.net paecfbcb@gmail.com
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PAMELA ELCHERT THURMOND	
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on behalf of Creditor CITY OF PHILADELPHIA pamelathurmond@phila.gov edelyne.jean-baptiste@phila.gov

United States Trustee	
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USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	<u>Lemond C Adams</u>	Social Security number or ITIN	xxx-xx-8627
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Susan R Lipson</u>	Social Security number or ITIN	xxx-xx-2002
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-13060-amc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lemond C Adams

Susan R Lipson

7/13/23

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.